

CLAIMS

What is claimed is:

1. A computer-implemented method for managing risk related to a financial transaction, the method comprising:  
receiving informational data from an information source;  
tagging the information with an indicator of the information source;  
receiving a financial transaction risk variable;  
associating the informational data from an information source to the financial transaction risk variable;  
transmitting the informational data associated with the financial transaction risk variable;  
and  
transmitting a link to the information source.
2. A computer-implemented method for managing risk related to a financial transaction, the method comprising:  
receiving informational data related to a financial transaction risk variable;  
receiving a list containing one or more financial transaction risk variables;  
associating the informational data with the financial transaction risk variable;  
transmitting the informational data associated with the financial transaction risk variable;  
receiving an update of the informational data related to a financial transaction risk variable; and  
transmitting the updated informational data associated with the financial transaction risk variable.
3. The method of claim 1 or 2 additionally comprising the step of generating a risk quotient and a suggested action responsive to the risk quotient.
4. The method of claim 3 additionally comprising the steps of:  
storing the information received, the risk quotient and the suggested action; and  
generating a diligence report referencing the stored information.

5. The method of claim 4 wherein the diligence report comprises the information received relating to details of the financial transaction and actions taken responsive to the risk quotient.
6. The method of claim 4 wherein the suggested action is additionally responsive to the information received.
7. The method of claim 4 wherein the suggested actions are directed towards reducing risk related to a financial transaction with international exposure.
8. The method of claim 4 wherein the suggested action comprises refusing to perform a transaction.
9. The method of claim 4 wherein the suggested action comprises blocking acceptance of an account.
10. The method of claim 4 wherein the suggested action comprises notifying an authority.
11. The method of claim 1 or 2 wherein the risk variable comprises the identity of an entity involved in the transaction.
12. The method of claim 1 or 2 wherein the information received is received electronically.
13. The method of claim 3 additionally comprising the step of aggregating risk quotients relating to a financial institution to assess a level of identified risk to which the financial institution is exposed.
14. The method of claim 3 additionally comprising the step of calculating an average risk quotient associated with a transaction.
15. The method of claim 1 or 2 wherein the financial transaction comprises opening a financial account.
16. A computerized system for managing risk associated with a financial account, the system comprising:  
a computer server accessible with a computerized device via a communications network;  
and  
executable software stored on the server and executable on demand, the software operative with the server to cause the system to:  
receive informational data from an information source;

tagging the information with an indicator of the information source;  
receive a financial transaction risk variable;  
associate the informational data from an information source to the financial transaction risk variable; and  
transmit the informational data associated with the financial transaction risk variable and a link to the information source.

17. The computerized system of claim 16 wherein the information received is generated by a government agency.
18. The computerized system of claim 16 wherein the computerized device is a personal computer.
19. Computer executable program code residing on a computer-readable medium, the program code comprising instructions for causing the computer to:
  - receive informational data from an information source;
  - tagging the information with an indicator of the information source;
  - receive a financial transaction risk variable;
  - associate the informational data from an information source to the financial transaction risk variable; and
  - transmit the informational data associated with the financial transaction risk variable and a link to the information source.
20. A computer data signal embodied in a digital data stream comprising data relating to risk management, wherein the computer data signal is generated by a method comprising the steps of:
  - receiving informational data from an information source;
  - tagging the information with an indicator of the information source;
  - receiving a financial transaction risk variable;
  - associating the informational data from an information source to the financial transaction risk variable; and
  - transmitting the informational data associated with the financial transaction risk variable and a link to the information source.

21. A method of interacting with a network access device so as to manage risk relating to a financial transaction, the method comprising the steps of:
- identifying risk variable to a risk management server;
  - receiving information related to the risk variable;
  - requesting a link to an information source associated with the information received related to the risk variable; and receiving a link to the information source.

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